



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name MERCHANTS BANCORP

City/State CARMEL, IN

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 11,278,680

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 2

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MERCHANTS BANCORP
410 MONON BOULEVARD

CARMEL, IN 46032

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	10,186,096	8,505,156	5,252,010	3,677,797	2,969,398
Net income (\$000)	227,104	180,533	77,184	62,874	54,684
Number of BHCs in peer group	130	147	146	154	148

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.73	2.60	56	2.64	2.96	24		3.21		2.46	3.33	7	2.27	3.29	5
+ Non-interest income	1.54	1.04	77	1.49	0.98	79	0.83	0.90	48	1.33	0.90	83	1.58	0.93	87
- Overhead expense	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4	1.38	2.58	6	1.17	2.60	2
- Provision for credit losses	0.05	-0.09	83	0.14	0.38	12	0.08	0.12	43	0.13	0.12	61	0.08	0.11	44
+ Securities gains (losses)	0	0.01	57	0.01	0.02	47	0.01	0.01	71	0	0	42	0	0.01	25
+ Other tax equivalent adjustments	0	0	46	0	0	54		0		0	0	45	0	0	42
= Pretax net operating income (tax equivalent)	2.99	1.66	96	2.86	1.22	98		1.53		2.28	1.55	93	2.60	1.55	97
Net operating income	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95
Net income	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95
Net income (Subchapter S adjusted)		1.97			1.27			1.41			1.41			1.11	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.16	3.06	52	3.43	3.78	24		4.49		3.98	4.38	21	3.32	4.06	8
Interest expense	0.34	0.25	75	0.71	0.57	68	1.79	1.02	95	1.43	0.81	94	0.97	0.54	92
Net interest income (tax equivalent)	2.81	2.80	44	2.72	3.17	22		3.45		2.55	3.58	7	2.35	3.54	5
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.11	26	0	0.11	12	0.02	0.11	27	0.01	0.09	23	0.02	0.10	28
Earnings coverage of net loan and lease losses (X)	149.01	39.72	88	1,402.17	33.55	97	132.20	22.46	89	375.66	29.27	96	193.75	0.97	93
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.53	1.23	7	0.50	1.35	4	0.52	0.94	8	0.62	0.94	16	0.60	0.95	18
Allowance for loan and lease losses / Total loans and leases	0.32	1.20	4	0.31	1.33	1	0.31	0.93	3	0.44	0.93	5	0.35	0.94	3
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.01	0.49	2	0.03	0.67	2	0.02	0.56	2	0.06	0.57	5	0.11	0.57	6
30-89 days past due loans and leases / Total loans and leases	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38	0.08	0.32	13	0.12	0.32	17
Liquidity and Funding															
Net noncore funding dependence	13.36	-2.33	88	15.76	0.77	87	32.32	10.70	95	20.08	13.54	68	15.28	13.97	55
Net short-term noncore funding dependence	5	-7.71	90	9.74	-3.25	87	31.13	5.88	97	19.80	8.57	89	15.23	9.65	75
Net loans and leases / Total assets	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81	74.11	73.30	52	69.50	72.64	34
Capitalization															
Tier 1 leverage ratio	10.42	8.98	83	8.59	9.65	26	9.41	10.39	25	10.02	10.37	44	10.91	10.04	74
Holding company equity capital / Total assets	10.24	10.71	45	8.40	10.51	17	10.26	11.37	34	10.84	11.21	45	10.81	10.84	51
Total equity capital (including minority interest) / Total assets	10.24	10.82	43	8.40	10.57	16	10.26	11.43	32	10.84	11.30	43	10.81	10.89	51
Common equity tier 1 capital / Total risk-weighted assets		12.42			12.44		7.44	12.50	1	10.61	12.37	23	11.78	11.90	57
Net loans and leases / Equity capital (X)	8.33	5.53	93	11	6.79	97	7.81	6.55	78	6.83	6.70	55	6.43	6.82	40
Cash dividends / Net income	13.75	28.27	22	13.11	29.42	24	22.35	25.65	43	16.25	24.05	38	14.54	32.32	28
Cash dividends / Net income (Subchapter S adjusted)		3.14			39.66			93.20			35.12			19.39	
Growth Rates															
Assets	16.93	10.50	78	51.37	16.11	95	64.05	8.66	98	14.23	9.35	77	24.75	9.89	86
Equity capital	42.53	7.46	93	24	8.42	93	55.19	12.19	97	14.63	12.50	72	78.14	13.71	94
Net loans and leases	7.92	3.36	72	74.61	9.99	97	77.44	8.63	98	21.80	10.51	83	39	12.54	91
Noncore funding	44.54	-14.79	95	-28.17	-12.78	30	103.54	4.16	95	22.65	6.76	73	306.72	-3.35	99
Parent Company Ratios															
Short-term debt / Equity capital	1.47	0.57	82	1.85	0.01	97	1.87	0.01	96	8.45	0.03	99	14.97	0.02	99
Long-term debt / Equity capital	0	10.95	12	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27
Equity investment in subsidiaries / Equity capital	100.44	103.22	42	101.63	104.49	45	101.78	104.21	44	107.70	104.10	69	112.13	105.17	73
Cash from ops + noncash items + op expense / Op expense + dividends	101.11	154.48	25	104.56	138.81	32	201.05	152.31	78	208.09	123.74	85	113.17	100.80	65

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	294,233	264,256	188,955	120,122	80,636	11.34	375.30
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	294,204	264,223	188,922	120,101	80,636	11.35	375.25
Tax-exempt income on loans and leases.....	29	33	33	21	0	-12.12	
Estimated tax benefit on income on loans and leases.....	0	0		0	0		
Income on loans and leases (tax equivalent).....	294,233	264,256		120,122	80,636	11.34	375.30
Investment interest income (tax equivalent).....	3,361	3,293		6,446	4,532	2.06	3.26
Interest on balances due from depository institutions.....	751	2,819	11,253	9,072	4,331	-73.36	-66.28
Interest income on other earning assets.....	14,097	12,933	8,024	5,694	5,603	9.00	188.16
Total interest income (tax equivalent).....	312,442	283,301		141,334	95,102	10.29	332.27
Interest on time deposits of \$250K or more.....	2,876	3,558	1,754	728	507	-19.17	
Interest on time deposits < \$250K.....	1,677	19,962	33,781	9,949	2,124	-91.60	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	23,704	28,719	49,199	31,649	17,371	-17.46	181.79
Interest on other borrowings and trading liabilities.....	5,638	6,415	5,037	8,377	7,787	-12.11	-22.82
Interest on subordinated debt and mandatory convertible securities.....	0	0		0	0		
Total interest expense.....	33,895	58,654	89,771	50,703	27,789	-42.21	91.00
Net interest income (tax equivalent).....	278,547	224,647		90,631	67,313	23.99	410.79
Non-interest income.....	156,586	126,507	43,667	48,815	46,955	23.78	461.04
Adjusted operating income (tax equivalent).....	435,133	351,154		139,446	114,268	23.92	427.80
Overhead expense.....	125,382	96,400	63,215	50,790	34,635	30.06	369.40
Provision for credit losses.....	5,012	11,838	3,940	4,628	2,472		422.08
Securities gains (losses).....	191	441	476	0	0	-56.69	695.83
Other tax equivalent adjustments.....	0	0		0	0		
Pretax net operating income (tax equivalent).....	304,930	243,357		84,028	77,161	25.30	456.48
Applicable income taxes.....	77,826	62,824	24,766	21,154	22,477	23.88	259.16
Tax equivalent adjustments.....	0	0		0	0		
Applicable income taxes (tax equivalent).....	77,826	62,824		21,154	22,477	23.88	259.16
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	227,104	180,533	77,184	62,874	54,684	25.80	585.56
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	227,104	180,533	77,184	62,874	54,684	25.80	585.56
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	227,104	180,533	77,184	62,874	54,684	25.80	585.56
Investment securities income (tax equivalent).....	3,361	3,293		6,446	4,532	2.06	3.26
US Treasury and agency securities (excluding mortgage-backed securities).....	737	2,533	4,814	5,025	3,727	-70.90	-67.66
Mortgage-backed securities.....	2,515	571	987	1,009	742	340.46	201.92
All other securities.....	109	189		412	63	-42.33	-23.78
Cash dividends declared.....	31,235	23,671	17,254	10,216	7,951	31.95	401.93
Common.....	10,362	9,198	8,038	6,886	4,621	12.65	145.43
Preferred.....	20,873	14,473	9,216	3,330	3,330	44.22	943.13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.07	2.85	67	3.33	3.53	26		4.19		3.84	4.08	29	3.20	3.78	8
Less: Interest expense	0.33	0.23	77	0.69	0.54	70	1.71	0.95	95	1.38	0.75	94	0.94	0.50	92
Equals: Net interest income (tax equivalent)	2.73	2.60	56	2.64	2.96	24		3.21		2.46	3.33	7	2.27	3.29	5
Plus: Non-interest income	1.54	1.04	77	1.49	0.98	79	0.83	0.90	48	1.33	0.90	83	1.58	0.93	87
Equals: adjusted operating income (tax equivalent)	4.27	3.70	84	4.13	3.96	63		4.16		3.79	4.27	29	3.85	4.26	31
Less: Overhead expense	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4	1.38	2.58	6	1.17	2.60	2
Less: Provision for credit losses	0.05	-0.09	83	0.14	0.38	12	0.08	0.12	43	0.13	0.12	61	0.08	0.11	44
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	56	0.01	0.02	47	0.01	0.01	71	0	0	42	0	0.01	26
Plus: other tax equivalent adjustments	0	0	46	0	0	54		0		0	0	45	0	0	42
Equals: Pretax net operating income (tax equivalent)	2.99	1.66	96	2.86	1.22	98		1.53		2.28	1.55	93	2.60	1.55	97
Less: Applicable income taxes (tax equivalent)	0.76	0.38	95	0.74	0.27	98		0.35		0.58	0.32	95	0.76	0.59	73
Less: Minority interest	0	0	40	0	0	45	0	0	45	0	0	46	0	0	47
Equals: Net operating income	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95
Memo: Net income (last four quarters)	2.23	1.26	96	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95
Net income—BHC and noncontrolling (minority) interest	2.23	1.27	95	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95
Margin Analysis															
Average earning assets / Average assets	97.22	93.08	92	97.08	93.47	92	95.39	93.22	76	96.49	93.23	85	96.54	93.19	89
Average interest-bearing funds / Average assets	82.32	61.99	93	85.21	68.25	94	77.69	70.66	75	61.10	70.70	17	64.72	70.06	28
Interest income (tax equivalent) / Average earning assets	3.16	3.06	52	3.43	3.78	24		4.49		3.98	4.38	21	3.32	4.06	8
Interest expense / Average earning assets	0.34	0.25	75	0.71	0.57	68	1.79	1.02	95	1.43	0.81	94	0.97	0.54	92
Net interest income (tax equivalent) / Average earning assets	2.81	2.80	44	2.72	3.17	22		3.45		2.55	3.58	7	2.35	3.54	5
Yield or Cost															
Total loans and leases (tax equivalent)	3.27	4.01	12	3.62	4.28	13		4.98		4.74	4.85	43	4.21	4.52	27
Interest-bearing bank balances	0.14	0.14	63	0.69	0.32	93	2.97	2.26	84	2.76	1.88	87	1	1.13	43
Federal funds sold and reverse repos	1.04	0.25	90	1.61	0.43	88	3.12	2.02	88	2.63	1.50	85	1.55	0.83	83
Trading assets		0.45		20.60	0.80	97	3.75	0.49	92	3.51	0.70	85	3.94	0.48	93
Total earning assets	3.16	3.04	53	3.43	3.80	19	4.29	4.47	36	3.98	4.33	24	3.32	3.98	8
Investment securities (tax equivalent)	1.14	1.77	9	1.16	2.32	1		2.74		1.68	2.69	0	1.18	2.61	2
US Treasury and agency securities (excluding mortgage-backed securities)	0.30	1.14	9	0.98	1.87	14	1.99	2.54	19	1.62	2.20	19	1.03	1.66	11
Mortgage-backed securities	6.67	1.57	99	2.48	2.05	83	2.73	2.54	75	3.21	2.44	94	2.84	2.19	95
All other securities	1.97	2.81	23	3.29	3.24	67		3.80		3.75	3.74	54	1.56	3.85	3
Interest-bearing deposits	0.36	0.21	82	0.79	0.62	75	2.06	1.13	93	2.03	0.85	99	1.18	0.52	97
Time deposits of \$250K or more	0.67	0.66	54	1.83	1.60	70	2.32	2.13	71	1.72	1.57	64			
Time deposits < \$250K	0.51	0.62	41	1.40	1.49	35	2.36	1.91	88	1.79	1.42	84			
Other domestic deposits	0.35	0.15	90	0.63	0.36	86	2.06	0.86	98	2.10	0.64	99			
Foreign deposits		0.14			1.24			2.53			1.85			0.84	
Federal funds purchased and repos	1.37	0.17	92	8.15	0.37	98	3.51	1.23	95	2.10	1.03	85		0.68	
Other borrowed funds and trading liabilities	0.29	1.27	16	0.37	0.55	58	2.15	1.03	68	2.50	2.10	84	1.73	1.48	75
All interest-bearing funds	0.40	0.37	64	0.81	0.79	53	2.20	1.34	95	2.26	1.06	99	1.45	0.71	97

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	156,586	126,507	43,667	48,815	46,955
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	616	475	502	256	116
Trading revenue	0	-5,059	3	-7	0
Investment banking fees and commissions	0	0	0	1	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0		0	0
Net servicing fees	46,462	19,945	3,290	11,890	17,366
Net securitization income	0	0		0	0
Net gains (losses) on sales of loans, OREO, other assets	4,798	32,833	2,174	1,448	1,210
Other non-interest income	104,710	78,313	37,698	35,227	28,263
Total overhead expenses	125,382	96,400	63,215	50,790	34,635
Personnel expense	85,672	59,016	37,885	31,981	21,272
Net occupancy expense	7,147	5,636	4,527	2,623	1,599
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	576	1,516	1,312	303	82
Other operating expenses	31,987	30,232	19,491	15,883	11,682
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	481	404	329	282	187
Average personnel expense per employee	178.11	146.08	115.15	113.41	113.75
Average assets per employee	21,176.91	21,052.37	15,963.56	13,041.83	15,879.13

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	0.51	36	0	0.66	35	0	1.69	17	0	1.89	16
Overhead expenses / Net Interest Income + non-interest income	28.81	59.28	0	27.45	61.22	0	37.49	61.79	2	36.42	61.22	2	30.31	62.21	0
Percent of Average Assets															
Total overhead expense	1.23	2.17	3	1.13	2.48	2	1.20	2.59	4	1.38	2.58	6	1.17	2.60	2
Personnel expense	0.84	1.21	13	0.69	1.42	2	0.72	1.50	4	0.87	1.46	9	0.72	1.47	3
Net occupancy expense	0.07	0.23	4	0.07	0.30	2	0.09	0.32	2	0.07	0.31	2	0.05	0.32	1
Other operating expenses	0.32	0.72	3	0.37	0.73	5	0.40	0.76	4	0.44	0.79	8	0.40	0.79	3
Overhead less non-interest income	-0.31	1.10	4	-0.35	1.44	1	0.37	1.65	2	0.05	1.65	1	-0.41	1.65	2
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	28.81	58.83	0	27.45	58.93	1		59.91		36.42	60.51	2	30.31	61.01	0
Personnel expense	19.69	32.93	6	16.81	33.88	1		34.17		22.93	34.42	5	18.62	34.72	0
Net occupancy expense	1.64	6.23	4	1.60	7.04	3		7.50		1.88	7.33	1	1.40	7.51	1
Other operating expenses	7.48	19.18	0	9.04	17.57	3		17.93		11.61	18.28	6	10.30	18.30	2
Total non-interest income	35.99	27.67	72	36.03	23.45	78		19.83		35.01	20.30	89	41.09	21.24	91
Fiduciary activities income	0	2.20	13	0	1.45	22		1.61		0	1.95	20	0	1.95	21
Service charges on domestic deposit accounts	0.14	3.27	6	0.14	2.67	8		3.21		0.18	3.58	4	0.10	3.83	3
Trading revenue	0	0.62	27	-1.44	0.10	1		0.07		-0.01	0.03	7	0	0.07	40
Investment banking fees and commissions	0	2.58	7	0	1.03	17		0.91		0	0.85	25	0	0.92	12
Insurance activities revenue	0	0.36	11	0	0.41	22		0.37		0	0.46	19	0	0.44	17
Venture capital revenue	0	0.04	44	0	0	48		0		0	0	49	0	0	48
Net servicing fees	10.68	0.60	98	5.68	0	96		0.22		8.53	0.52	98	15.20	0.40	98
Net securitization income	0	0.01	44	0	0	48		0		0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	1.10	3.30	36	9.35	5.55	75		2.27		1.04	1.98	45	1.06	2.38	38
Other non-interest income	24.06	9.27	93	22.30	7.76	93		7.41		25.26	7.05	96	24.73	7.34	95
Overhead less non-interest income	-7.17	30.52	4	-8.57	34.63	1		39.47		1.42	39.75	1	-10.78	39.09	2
Applicable income taxes / Pretax net operating income (tax equivalent)	25.52	21.18	87	25.82	20.30	81		21.51		25.17	18.37	85	29.13	33.75	31
Applicable income tax + TE / Pretax net operating income + TE	25.52	22.67	83	25.82	22.51	70		23.31		25.17	21.35	71	29.13	38.57	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	4,990,973	3,558,580	1,960,281	1,372,175	896,172	40.25	744.13
Commercial and industrial loans	514,828	475,345	376,597	330,727	224,804	8.31	556.25
Loans to individuals	5,938	10,348	12,444	11,167	8,042	-42.62	-23.68
Loans to depository institutions and acceptances of other banks	50,000	83,436	60,528	9,522	0	-40.07	
Agricultural loans	37,439	36,996	35,743	35,282	21,660	1.20	96.89
Other loans and leases	4,056,341	4,781,260	2,670,953	1,132,260	1,220,949	-15.16	301.60
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,655,519	8,945,965	5,123,461	2,891,133	2,371,627	7.93	465.79
Less: Allowance for loan and lease losses	30,431	27,499	15,842	12,704	8,311	10.66	382.42
Net loans and leases	9,625,088	8,918,466	5,107,619	2,878,429	2,363,316	7.92	466.10
Debt securities that reprice or mature in over 1 year	301,674	260,461	248,150	137,953	244,050	15.82	17.18
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	9,926,762	9,178,927	5,355,769	3,016,382	2,607,366	8.15	407.07
Interest-bearing bank balances	1,018,584	169,665	492,800	310,669	340,560	500.35	133.82
Federal funds sold and reverse repos	5,888	6,580	6,723	6,875	7,043	-10.52	9.20
Debt securities that reprice or mature within 1 year	8,956	9,340	42,092	193,119	164,311	-4.11	-86.91
Trading assets	0	0	269,891	163,419	140,837		-100.00
Total earning assets	10,960,190	9,364,512	6,167,275	3,690,464	3,260,117	17.04	321.03
Non-interest-bearing cash and due from depository institutions	14,030	10,062	13,908	25,854	18,959	39.44	39.26
Premises, fixed assets, and leases	30,115	28,579	29,216	15,045	5,212	5.37	520.80
Other real estate owned	0	0	144	0	0		
Investment in unconsolidated subsidiaries	31,007	949	505	631	511	3167.33	6202.24
Intangible and other assets	243,338	241,273	160,933	152,169	115,534	0.86	127.19
Total assets	11,278,680	9,645,375	6,371,981	3,884,163	3,400,333	16.93	313.79
Quarterly average assets	10,945,025	9,317,578	6,639,736	3,840,514	3,204,025	17.47	269.42
Average loans and leases (YTD)	9,003,596	7,299,990	4,069,150	2,533,101	1,913,208	23.34	430.97
Memoranda							
Loans held-for-sale	3,873,357	3,409,074	2,095,098	832,848	997,151	13.62	391.07
Loans not held-for-sale	5,782,162	5,536,891	3,028,363	2,058,285	1,374,476	4.43	530.01
Real estate loans secured by 1-4 family	877,666	706,727	427,760	418,618	330,456	24.19	266.23
Commercial real estate loans	4,053,904	2,787,758	1,483,196	911,068	535,410	45.42	1151.80
Construction and land development	664,118	501,880	364,663	183,728	99,226	32.33	834.96
Multifamily	2,457,984	2,213,931	1,051,942	669,512	390,672	11.02	1013.76
Nonfarm nonresidential	931,802	71,947	66,591	57,828	45,512	1195.12	2801.00
Real estate loans secured by farmland	59,403	64,095	49,325	42,489	30,306	-7.32	113.97
Total investment securities	310,630	269,801	290,242	331,072	408,361	15.13	-4.68
U.S. Treasury securities	8,209	6,559	4,764	11,931	992	25.16	721.72
US agency securities (excluding mortgage-backed securities)	263,295	235,039	244,973	239,900	374,721	12.02	-8.89
Municipal securities	4,300	6,025	5,937	21,250	6,688	-28.63	-54.74
Mortgage-backed securities	34,826	22,178	34,568	48,642	25,960	57.03	32.01
Asset-backed securities	0	0	0	9,349	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	310,630	269,801	290,242	331,072	408,361	15.13	-4.68
U.S. Treasury securities	8,209	6,559	4,764	11,931	992	25.16	721.72
US agency securities (excluding mortgage-backed securities)	263,295	235,039	244,973	239,900	374,721	12.02	-8.89
Municipal securities	4,300	6,025	5,937	21,250	6,688	-28.63	-54.74
Mortgage-backed securities	34,826	22,178	34,568	48,642	25,960	57.03	32.01
Asset-backed securities	0	0	0	9,349	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-1,956	488	578	-1,414	-1,701		
Structured notes, fair value	64,475	0	0	72,792	86,420		-21.26
Pledged securities	299,196	262,901	287,579	280,243	399,483	13.81	-6.47

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	641,442	853,647	272,036	928,078	952,535	-24.86	-30.37
NOW, ATS and transaction accounts	4,303,172	4,219,548	1,827,956	621,354	326,610	1.98	2888.38
Time deposits less brokered deposits < \$250K	-126,545	66,500	83,311	-240,511	-444,755		
MMDA and other savings accounts	2,839,260	1,984,742	1,203,883	1,001,357	1,255,647	43.05	137.64
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,657,329	7,124,437	3,387,186	2,310,278	2,090,037	7.48	238.52
Time deposits of \$250K or more	572,050	256,040	118,931	42,428	56,565	123.42	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	482,000	883,980	164,274	192,983	55,362	-45.47	770.85
Other borrowings w/remaining maturity over 1 year	551,954	464,277	17,165	2,469	1,249	18.88	33190.35
Brokered deposits < \$250K	753,598	28,143	1,972,139	878,606	797,147	2577.75	
Noncore funding	2,359,602	1,632,440	2,272,509	1,116,486	910,323	44.54	954.23
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	106,340	77,877	58,558	36,162	32,499	36.55	216.50
Total liabilities	10,123,271	8,834,754	5,718,253	3,462,926	3,032,859	14.58	301.81
Equity Capital							
Perpetual preferred stock (including surplus)	362,149	212,646	212,646	41,581	41,581	70.31	770.95
Common stock	137,565	135,857	135,640	135,057	134,576	1.26	563.22
Common surplus	0	0	0	0	873		-100.00
Retained earnings	657,149	461,745	304,984	244,909	191,450	42.32	357.24
Accumulated other comprehensive income	-1,454	373	458	-310	-1,006		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,155,409	810,621	653,728	421,237	367,474	42.53	460.09
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,155,409	810,621	653,728	421,237	367,474	42.53	460.09
Total liabilities and capital	11,278,680	9,645,375	6,371,981	3,884,163	3,400,333	16.93	313.79
Memoranda							
Non-interest-bearing deposits	641,806	854,202	272,216	928,313	952,723	-24.86	-30.35
Interest-bearing deposits	8,341,171	6,554,418	5,206,040	2,302,999	1,991,026	27.26	453.36
Total deposits	8,982,977	7,408,620	5,478,256	3,231,312	2,943,749	21.25	269.85
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	810,621	653,728	421,237	367,474	206,289		
Accounting restatements	0	0	145	0	0		
Net income	227,104	180,533	77,184	62,874	54,684		
Net sale of new perpetual preferred stock	149,502	0	171,065	0	0		
Net sale of new common stock	0	-150	0	0	106,383		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	8,127		
Less: Dividends declared	31,235	23,671	17,254	10,216	7,951		
Change in other comprehensive income	-1,828	-84	768	696	-378		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,245	265	583	409	320		
Holding company equity capital, ending balance	1,155,409	810,621	653,728	421,237	367,474		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	44.25	36.25	70	36.89	48.33	18	30.76	52.67	10	35.33	53.63	12	26.36	53.41	8
Commercial and industrial loans	4.56	10.76	15	4.93	13.47	8	5.91	11.45	23	8.51	11.42	43	6.61	10.82	28
Loans to individuals	0.05	3.36	9	0.11	2.29	14	0.20	2.71	19	0.29	2.65	21	0.24	2.58	19
Loans to depository institutions and acceptances of other banks	0.44	0.02	95	0.87	0	97	0.95	0	98	0.25	0	96	0	0	45
Agricultural loans	0.33	0.18	77	0.38	0.43	69	0.56	0.53	72	0.91	0.47	77	0.64	0.51	74
Other loans and leases	35.96	4.47	99	49.57	1.39	99	41.92	1.08	99	29.15	2.64	99	35.91	2.62	99
Net loans and leases	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81	74.11	73.30	52	69.50	72.64	34
Debt securities over 1 year	2.67	19.46	3	2.70	13.53	7	3.89	13.66	9	3.55	13.20	7	7.18	13.96	18
Mutual funds and equity securities	0	0.06	13	0	0.05	22	0	0.06	18	0	0.05	19	0	0.07	15
Subtotal	88.01	79.22	87	95.16	83.47	99	84.05	86.76	25	77.66	87.24	6	76.68	87.26	6
Interest-bearing bank balances	9.03	8.50	55	1.76	6.78	15	7.73	2.97	89	8	2.30	90	10.02	2.34	93
Federal funds sold and reverse repos	0.05	0.54	67	0.07	0.02	90	0.11	0.03	87	0.18	0.01	94	0.21	0.02	91
Debt securities 1 year or less	0.08	1.56	7	0.10	2.03	10	0.66	2.10	31	4.97	2.14	82	4.83	1.92	84
Trading assets	0	0.49	19	0	0.04	38	4.24	0.03	99	4.21	0.02	98	4.14	0.02	98
Total earning assets	97.18	91.77	98	97.09	92.98	97	96.79	92.39	97	95.01	92.24	83	95.88	92.22	95
Non-interest cash and due from depository institutions	0.12	0.82	2	0.10	1.07	2	0.22	1.14	6	0.67	1.25	22	0.56	1.26	18
Other real estate owned	0	0.01	9	0	0.03	13	0	0.04	27	0	0.04	9	0	0.06	6
All other assets	2.70	7.35	2	2.81	5.87	6	2.99	6.41	4	4.32	6.39	20	3.57	6.45	10
Memoranda															
Short-term investments	9.16	11.47	44	1.92	9.38	4	8.50	5.36	76	13.15	4.70	90	15.05	4.63	93
U.S. Treasury securities	0.07	1.47	31	0.07	0.19	71	0.07	0.29	65	0.31	0.37	74	0.03	0.22	71
US agency securities (excluding mortgage-backed securities)	2.33	0.82	82	2.44	1.28	77	3.84	1.25	87	6.18	1.67	89	11.02	1.50	96
Municipal securities	0.04	1.73	19	0.06	2.96	17	0.09	2.58	14	0.55	2.66	29	0.20	2.97	18
Mortgage-backed securities	0.31	14.14	2	0.23	8.52	5	0.54	9.38	5	1.25	8.73	10	0.76	9.19	5
Asset-backed securities	0	0.50	24	0	0.35	32	0	0.30	34	0.24	0.26	80	0	0.23	34
Other debt securities	0	0.53	8	0	0.60	12	0	0.53	15	0	0.52	16	0	0.48	16
Loans held-for-sale	34.34	0.55	98	35.34	0.58	99	32.88	0.39	99	21.44	0.29	99	29.33	0.32	99
Loans held for investment	51.27	58.06	26	57.40	69.07	16	47.53	72.01	5	52.99	73.24	6	40.42	72.42	5
Real estate loans secured by 1-4 family	7.78	11.46	33	7.33	14.47	24	6.71	16.02	15	10.78	16.83	31	9.72	16.44	26
Revolving	6.83	1.42	98	6.10	1.79	95	5.22	2.24	92	7.99	2.43	96	7.34	2.71	95
Closed-end, secured by first liens	0.95	9.67	8	1.22	12.11	6	1.48	13.07	6	2.77	13.60	7	2.38	13.03	6
Closed-end, secured by junior liens	0	0.17	7	0	0.27	5	0.01	0.37	5	0.02	0.41	7	0	0.39	3
Commercial real estate loans	35.94	22.69	82	28.90	30.65	44	23.28	33.26	19	23.46	33.39	20	15.75	33.79	11
Construction and land development	5.89	3.34	80	5.20	4.32	62	5.72	5	61	4.73	4.78	58	2.92	4.55	34
Multifamily	21.79	3.57	94	22.95	5.03	95	16.51	4.76	91	17.24	5.12	91	11.49	5.32	86
Nonfarm nonresidential	8.26	14.57	27	0.75	19.97	1	1.05	21.85	1	1.49	21.85	1	1.34	22.30	1
Real estate loans secured by farmland	0.53	0.30	74	0.66	0.85	65	0.77	0.95	64	1.09	0.88	70	0.89	0.81	67

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	51.69	61.05	29	39.78	69.38	5	38.26	72.74	5	47.46	72.88	8	37.79	73.20	3
Real estate loans secured by 1-4 family	9.09	19.86	19	7.90	20.91	16	8.35	22.29	13	14.48	23.13	32	13.93	22.92	28
Revolving	7.98	2.43	97	6.58	2.61	91	6.50	3.13	85	10.73	3.34	95	10.53	3.76	94
Closed-end	1.11	17.24	6	1.32	17.94	5	1.85	18.71	4	3.75	19.33	6	3.41	18.68	4
Commercial real estate loans	41.99	37.86	54	31.16	44.23	16	28.95	46.16	13	31.51	45.57	16	22.58	46.38	6
Construction and land development	6.88	5.65	61	5.61	6.26	47	7.12	6.97	55	6.35	6.53	56	4.18	6.35	32
1-4 family	0.05	1.18	19	0.03	1.14	11	0.03	1.47	8	0.09	1.52	12	0.03	1.50	10
Other	6.83	4.40	73	5.58	4.94	60	7.09	5.34	70	6.26	4.90	68	4.16	4.76	47
Multifamily	25.46	5.78	94	24.75	7.01	91	20.53	6.42	91	23.16	6.76	92	16.47	7.13	87
Nonfarm nonresidential	9.65	24.56	19	0.80	29.04	1	1.30	30.59	1	2	30.16	1	1.92	30.84	1
Owner-occupied	0.89	8.29	12	0.56	10	4	0.86	10.68	4	1.34	10.31	7	1.18	10.55	6
Other	8.76	15.94	28	0.25	18.53	1	0.44	19.36	1	0.66	19.35	1	0.74	19.91	1
Real estate loans secured by farmland	0.62	0.54	67	0.72	1.30	60	0.96	1.38	61	1.47	1.27	70	1.28	1.19	68
Loans to depository institutions and acceptances of other banks	0.52	0.04	92	0.93	0	97	1.18	0	98	0.33	0	96	0	0	45
Commercial and industrial loans	5.33	18.86	6	5.31	19.85	6	7.35	16.16	15	11.44	16.21	38	9.48	15.52	27
Loans to individuals	0.06	6.24	8	0.12	3.53	13	0.24	4	19	0.39	3.89	21	0.34	3.90	20
Credit card loans	0	0.53	22	0	0.03	33	0	0.04	32	0	0.04	32	0	0.03	34
Agricultural loans	0.39	0.34	71	0.41	0.69	64	0.70	0.78	68	1.22	0.69	77	0.91	0.76	74
Other loans and leases	42.01	8.75	93	53.45	2.07	99	52.13	1.48	99	39.16	3.74	98	51.48	3.75	98
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	427.12	391.81	54	434	473.75	39	307.51	493.53	11	348.57	505.61	16	251.93	518.19	9
Real estate loans secured by 1-4 family	75.11	126.06	29	86.19	142.34	31	67.10	151.03	21	106.34	161.34	33	92.90	159.68	28
Revolving	65.91	15.44	98	71.78	17.81	97	52.21	21.25	91	78.82	23.52	96	70.17	26.74	93
Closed-end	9.20	108.85	6	14.41	122.21	6	14.89	127.10	6	27.52	134.73	7	22.72	130.06	5
Commercial real estate loans	346.93	245.88	76	339.99	302.08	62	232.67	311.74	26	231.44	316.03	24	150.51	328.67	10
Construction and land development	56.83	35.95	76	61.21	42.85	75	57.20	46.63	63	46.67	44.92	56	27.89	44.44	34
1-4 family	0.42	7.42	20	0.31	7.52	12	0.23	9.52	8	0.70	10.21	12	0.18	10.44	10
Other	56.41	28.11	88	60.90	33.94	85	56.98	35.90	78	45.98	33.75	72	27.71	33.34	42
Multifamily	210.35	38.66	94	270.01	48.67	95	165.02	44.76	92	170.08	48.38	91	109.83	51.49	84
Nonfarm nonresidential	79.74	158.05	26	8.77	198.42	1	10.45	206.64	1	14.69	208.15	1	12.79	217.26	1
Owner-occupied	7.34	52.99	13	6.06	67.98	4	6.93	71.54	4	9.85	70.68	8	7.84	73.43	6
Other	72.40	102.54	31	2.72	125.78	1	3.51	130.65	1	4.84	134.17	1	4.95	140.40	1
Real estate loans secured by farmland	5.08	3.22	70	7.82	8.35	67	7.74	8.66	63	10.79	8.13	71	8.52	7.80	67
Loans to depository institutions and acceptances of other banks	4.28	0.21	93	10.18	0.03	97	9.50	0.01	98	2.42	0.01	96	0	0.01	45
Commercial and industrial loans	44.06	114.45	13	57.97	133.93	15	59.08	106.70	28	84.01	107.07	43	63.20	105.25	28
Loans to individuals	0.51	34.55	8	1.26	22.15	16	1.95	24.83	21	2.84	24.45	22	2.26	23.98	20
Credit card loans	0	2.77	23	0	0.20	33	0	0.24	32	0	0.24	32	0	0.19	34
Agricultural loans	3.20	1.86	76	4.51	4.17	70	5.61	4.86	72	8.96	4.49	78	6.09	4.90	73
Other loans and leases	347.13	51.06	99	583.11	13.62	99	418.99	10.25	99	287.63	25.58	98	343.23	25.83	99
Supplemental															
Non-owner occupied CRE loans / Gross loans	44.56	30.07	82	32.56	34	50	33.84	35.38	49	36.68	35.09	62	28.61	35.69	30
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	368.16	195.33	88	355.27	232.08	85	272	239.13	68	269.42	243.62	65	190.74	253.35	29
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	375.50	252.85	80	361.32	304.52	71	278.93	315.15	38	279.26	318.90	34	198.58	331.68	14

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	9.16	11.47	44	1.92	9.38	4	8.50	5.36	76	13.15	4.70	90	15.05	4.63	93
Liquid assets	11.78	29.03	12	4.67	19.32	0	16.75	16.28	59	20.78	15.56	78	26.73	15.94	86
Investment securities	2.75	21.63	2	2.80	16.07	3	4.55	16.41	2	8.52	16.02	16	12.01	16.65	33
Net loans and leases	85.34	58.67	98	92.46	69.27	99	80.16	72.36	81	74.11	73.30	52	69.50	72.64	34
Net loans, leases and standby letters of credit	86.28	59.49	98	92.99	69.67	99	80.55	72.78	82	74.62	73.71	52	70.42	73.08	36
Core deposits	67.89	75.71	17	73.86	76.49	30	53.16	71.61	4	59.48	69.97	14	61.47	69.79	18
Noncore funding	20.92	10.30	83	16.92	10.29	82	35.66	14.61	95	28.74	16.58	86	26.77	17.09	82
Time deposits of \$250K or more	5.07	1.58	94	2.65	3.37	44	1.87	4.33	15	1.09	4.28	7	1.66	3.54	24
Foreign deposits	0	0.34	39	0	0	48	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	0	1.23	11	0	0.62	23	0	0.77	17	0	0.96	17	0	1.20	14
Secured federal funds purchased	0	0	49	0	0	49	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	-0.05	0.54	20	-0.07	0.59	7	-0.11	0.75	4	-0.18	0.97	1	-0.21	1.21	4
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	4.27	1	90	9.16	1.06	95	2.58	2.75	59	4.97	3.63	63	1.63	4.47	33
Earning assets that reprice within 1 year	90.54	37.37	99	88.79	31.93	98	82.66	33.16	97	79.73	32.35	98	78.82	33.41	97
Interest-bearing liabilities that reprice within 1 year	9.57	6.39	78	2.43	14.04	4	32.75	18.54	84	16.70	18.20	61	11.97	16.67	53
Long-term debt that reprices within 1 year	0	0.26	30	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	80.97	29.65	99	86.36	17.03	98	49.91	13.71	95	63.03	12.98	97	66.85	15.65	98
Other Liquidity and Funding Ratios															
Net noncore funding dependence	13.36	-2.33	88	15.76	0.77	87	32.32	10.70	95	20.08	13.54	68	15.28	13.97	55
Net short-term noncore funding dependence	5	-7.71	90	9.74	-3.25	87	31.13	5.88	97	19.80	8.57	89	15.23	9.65	75
Short-term investment / Short-term noncore funding	67.57	273.46	16	17.19	230.45	3	24.52	78.10	32	46.09	62.28	62	56.31	46.67	73
Liquid assets - short-term noncore funding / Nonliquid assets	-2.02	36.68	6	-6.84	16.27	6	-21.52	6.90	0	-9.77	4.17	14	0	3.68	42
Net loans and leases / Total deposits	107.15	72.79	93	120.38	84.20	98	93.23	90.96	52	89.08	92.88	32	80.28	92.86	20
Net loans and leases / Core deposits	125.70	78.25	94	125.18	91.10	93	150.79	102.55	97	124.59	106.50	80	113.08	105.03	67
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			0.88			0.36			-0.47			-0.05	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.17	-0.25	53	0.06	3.63	4	0.09	1.28	12	-0.37	-1.95	84	-0.49	-0.62	53
Structured notes appreciation (depreciation) / Tier 1 capital	-0.05	-0.02	28		0.03			-0.02		-0.07	-0.04	17	-0.08	-0.02	10
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	5.36	26	0	7.25	23	0	10.76	18	0	13.07	15
Available-for-sale securities	100	83.77	95	100	93.39	87	100	91.33	88	100	88.32	88	100	86.93	84
U.S. Treasury securities	2.64	6.70	51	2.43	1.22	84	1.64	2.07	74	3.60	2.08	79	0.24	1.33	72
US agency securities (excluding mortgage-backed securities)	84.76	4.12	99	87.12	8.39	98	84.40	8.16	98	72.46	11	98	91.76	10.16	98
Municipal securities	1.38	8.22	32	2.23	18.61	26	2.05	15.40	20	6.42	16.63	32	1.64	17.86	18
Mortgage-backed securities	11.21	66.54	4	8.22	54.48	7	11.91	57.07	7	14.69	54.50	10	6.36	55.76	6
Asset-backed securities	0	2.50	24	0	1.97	32	0	1.70	34	2.82	1.54	85	0	1.31	34
Other debt securities	0	3.08	8	0	4.34	12	0	3.73	15	0	3.75	16	0	3.25	16
Mutual funds and equity securities	0	0.29	13	0	0.44	22	0	0.49	18	0	0.41	19	0	0.58	15
Debt securities 1 year or less	2.88	7.78	30	3.46	13.69	23	14.50	13.55	61	58.33	13.91	93	40.24	11.90	89
Debt securities 1 to 5 years	92.25	18.25	99	89.46	20.49	99	73.32	23.43	98	22.69	23.42	56	51.77	23.53	91
Debt securities over 5 years	4.87	71.11	1	7.08	61.87	6	12.17	58.63	8	18.97	58.36	10	7.99	60.73	7
Pledged securities	96.32	32.26	99	97.44	44.55	97	99.08	43.76	98	84.65	42.20	94	97.83	46.78	98
Structured notes, fair value	20.76	0.11	98	0	0.03	42	0	0.09	39	21.99	0.15	98	21.16	0.08	98
Percent Change from Prior Like Quarter															
Short-term investments	456.85	27.98	99	-65.73	136.94	0	6.06	32.84	43	-0.24	16.28	42	0.48	6.96	55
Investment securities	15.13	31.36	35	-7.04	16.36	20	-12.33	4.80	11	-18.93	8.02	3	25.31	4.99	86
Core deposits	7.48	16.94	16	110.33	23.17	98	46.61	9.96	97	10.54	10.40	64	-7.60	13.94	2
Noncore funding	44.54	-14.79	95	-28.17	-12.78	30	103.54	4.16	95	22.65	6.76	73	306.72	-3.35	99

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,890,333	2,665,034	1,535,492	1,459,418	1,051,409
Commit: Secured commercial real estate loans	1,451,804	945,066	411,978	370,104	183,648
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	105,894	50,951	24,759	19,866	31,031
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	133,304	693,064	0	26,258	25,546
Written options contracts (interest rate)	6,647	23,004	0	2,195	3,640
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	135,686	82,726	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	43.36	22.78	91	27.63	16.09	92	24.10	16.97	82	37.57	17.31	97	30.92	17.28	95
Standby letters of credit	0.94	0.65	75	0.53	0.31	78	0.39	0.36	61	0.51	0.35	76	0.91	0.40	85
Commercial and similar letters of credit	0	0.02	20	0	0.01	37	0	0.01	36	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0	49	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0	46	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0	46	0	0	47	0	0	47	0	0	48
Derivative contracts	2.44	46.30	15	8.28	3.72	77	0	2.95	31	0.73	6.51	25	0.86	6.82	26
Interest rate contracts	2.44	32.46	16	8.28	3.62	77	0	2.87	31	0.73	6.40	25	0.86	6.72	26
Interest rate futures and forward contracts	1.18	3.25	69	7.19	0.20	97	0	0.08	39	0.68	0.25	83	0.75	0.28	81
Written options contracts (interest rate)	0.06	1.41	23	0.24	0.24	79	0	0.13	36	0.06	0.26	48	0.11	0.28	48
Purchased options contracts (interest rate)	0	1.31	23	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41
Interest rate swaps	1.20	20.49	16	0.86	2.58	70	0	2.19	34	0	5.18	15	0	5.41	14
Foreign exchange contracts	0	6.30	26	0	0	47	0	0	47	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	0	47	0	0	47	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0	48	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	0	48	0	0	48	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0	49	0	0	48	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0	49	0	0	48	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	54.32	44.98	72	36.51	24.20	86	37.73	24.81	89	57.61	25.18	98	54.96	25.74	97

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	275,637	798,794	0	28,453	29,186
Interest rate contracts	275,637	798,794	0	28,453	29,186
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	133,304	693,064	0	26,258	25,546
Written options	6,647	23,004	0	2,195	3,640
Exchange-traded	0	0	0	0	0
Over-the-counter	6,647	23,004	0	2,195	3,640
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	135,686	82,726	0	0	0
Held for trading					
Interest rate contracts	0	0	0	23,498	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	275,637	798,794	0	4,955	29,186
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	0	0	50,089	2,759	25,546
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)					
	1,296	6,137	0	9	19
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	1,491	9,301	0	57	110
Current credit exposure on risk-based capital derivative contracts					
	0	0	0	0	0
Credit losses on derivative contracts					
	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	99.50	58		99.57		100	99.91	54	100	99.91	56
Foreign exchange contracts	0	3.47	25	0	0.19	43		0.14		0	0	46	0	0.04	44
Equity, commodity, and other contracts	0	1.14	34	0	0	47		0.07		0	0	47	0	0	47
Futures and forwards															
Futures and forwards	48.36	11.16	90	86.76	15.03	96		14.06		92.29	11.75	95	87.53	12.76	95
Written options	2.41	6.28	42	2.88	10.24	37		11.73		7.71	11.14	66	12.47	9.73	72
Exchange-traded	0	0.12	42	0	0	50		0		0	0	49	0	0	49
Over-the-counter	2.41	5.96	43	2.88	10.24	37		10.84		7.71	10.65	66	12.47	9.46	72
Purchased options	0	3.27	20	0	2.13	33		2.45		0	1.29	38	0	1.44	38
Exchange-traded	0	0.12	41	0	0	50		0		0	0	49	0	0	49
Over-the-counter	0	2.87	21	0	2.13	33		2.28		0	1.22	38	0	1.27	39
Swaps	49.23	74.26	18	10.36	71.83	11		64.61		0	65.42	10	0	66.04	9
Held for trading															
Held for trading	0	40.42	21	0	16.03	34		15.01		82.59	13.60	88	0	16.18	35
Interest rate contracts	0	34.15	21	0	16.37	34		16.17		82.59	12.87	88	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	0	47		0.11		0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0	49		0		0	0	49	0	0	49
Non-traded															
Non-traded	100	59.58	78	100	83.97	65		84.99		17.41	86.40	11	100	83.82	64
Interest rate contracts	100	56.71	85	100	83.02	69		84.69		17.41	85.51	11	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0	45		0.01		0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0	48		0.01		0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	0	92.53	1	0	79.60	4		80.07		9.70	82.85	8	87.53	87.47	33
One year or less	0	27.56	3	0	15.52	12		15.20		9.70	12.75	62	87.53	15.62	95
Over 1 year to 5 years	0	27.01	5	0	19.75	15		22.92		0	22.66	16	0	21.68	15
Over 5 years	0	29.89	5	0	32.47	13		34.12		0	36.28	14	0	37.90	13
Gross negative fair value (absolute value)	0.47	0.98	28	0.77	2.84	15		1.30		0.03	0.66	20	0.07	0.50	20
Gross positive fair value	0.54	1.34	12	1.16	2.25	30		1.14		0.20	1.10	11	0.38	0.92	17
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	15	0.01	0.01	74		0	0	32	0	0.01	27	0	0
Gross positive fair value (X)	0	0.05	13	0.01	0.01	80		0	0	32	0	0.01	23	0	0.01
Held for trading (X)	0	0.04	22	0	0	44		0	0	44	0	0	40	0	0
Non-traded (X)	0	0.01	33	0.01	0	87		0	0	34	0	0.01	29	0	0
Current credit exposure (X)	0	0.04	6	0	0.02	21		0	0.01	18	0	0	18	0	0
Credit losses on derivative contracts	0	0	46	0	0	48		0	0	50	0	0	49	0	0
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50		0	0	50	0	0	50	0	0
90+ days past due	0	0	47	0	0	50		0	0	50	0	0	50	0	0
Other Ratios															
Current credit exposure / Risk-weighted assets		0.46			0.27			0	0.10	18		0	0.06	18	0

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	27,499	15,842	12,704	8,311	6,308
Gross losses	2,105	363	960	236	546
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	25	181	159	0	135
Net losses	2,080	182	801	236	411
Provision for loan and lease losses	5,012	11,838	3,940	4,628	2,472
Adjustments	0	1	-1	1	-58
Ending balance	30,431	27,499	15,842	12,704	8,311
Memo: Allocated transfer risk reserve (ATRR)			0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.05	-0.09	84	0.14	0.38	12	0.08	0.12	43	0.13	0.12	61	0.08	0.11	44
Provision for loan and lease losses / Average loans and leases	0.06	-0.16	81	0.16	0.53	5	0.10	0.16	40	0.18	0.16	63	0.13	0.16	48
Provision for loan and lease losses / Net loan and lease losses	240.96	-105.48	84	6,504.40	672.96	96	491.89	142.73	88	1,961.02	182.69	96	601.46	110.75	91
Allowance for loan and lease losses / Total loans and leases not held for sale	0.53	1.23	7	0.50	1.35	4	0.52	0.94	8	0.62	0.94	16	0.60	0.95	18
Allowance for loan and lease losses / Total loans and leases	0.32	1.20	4	0.31	1.33	1	0.31	0.93	3	0.44	0.93	5	0.35	0.94	3
Allowance for loan and lease losses / Net loans and leases (X)	14.63	21.39	58	151.09	25.33	94	19.78	17.18	76	53.83	21.35	84	20.22	16.23	74
Allowance for loan and lease losses / Nonaccrual assets	3,813.41	364.13	97	887.92	336.78	87	1,405.68	315.75	92	680.09	285.36	88	326.18	270.69	71
ALLL / 90+ days past due + nonaccrual loans and leases	2,403.71	287.08	99	419.45	293.46	78	362.10	283.41	76	360.09	259.30	76	268.36	232.03	69
Gross loan and lease losses / Average loans and leases	0.02	0.19	5	0	0.16	3	0.02	0.16	12	0.01	0.15	8	0.03	0.16	14
Recoveries / Average loans and leases	0	0.08	3	0	0.04	6	0	0.05	7	0	0.05	0	0.01	0.06	11
Net losses / Average loans and leases	0.02	0.11	26	0	0.11	12	0.02	0.11	27	0.01	0.09	23	0.02	0.10	28
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	48	0	0	49	0	0	48	0	0	48
Recoveries / Prior year-end losses	6.89	34.67	7	18.85	42.12	31	67.37	41.80	80	0	51.25	0	0	50.41	
Earnings coverage of net loan and lease losses (X)	149.01	39.72	88	1,402.17	33.55	97	132.20	22.46	89	375.66	29.27	96	193.75	0.97	93

Net Loan and Lease Losses By Type

Real estate loans	0	0.02	45	0	0.04	23	0	0.02	43	0	0.01	33	0	0.02	34
Real estate loans secured by 1-4 family	0	-0.02	73	-0.01	0.01	30	0	0.02	36	0	0.01	38	0	0.03	33
Revolving	0	-0.07	69	0	0	54	0	0.02	47	0	0.02	44	0	0.03	38
Closed-end	0	-0.01	76	-0.04	0.01	5	0	0.02	34	0	0.01	39	0	0.02	34
Commercial real estate loans	0	0.04	34	0	0.05	24	0	0.02	56	0	0.01	41	0	0.01	45
Construction and land development	0	0	64	0	0	57	0	-0.02	62	0	-0.02	57	0	-0.04	61
1-4 family	0	0	57	0	0	50	0	0	54	0	0	54	0	0	59
Other	0	0	64	0	-0.01	59	0	-0.02	62	0	-0.02	60	0	-0.04	62
Multifamily	0	0.01	48	0	0	51	0	0	56	0	0	50	0	0	53
Nonfarm nonresidential	0	0.05	33	-0.09	0.07	2	0.09	0.03	81	0	0.02	39	0	0.02	40
Owner-occupied	0	0.01	44	-0.09	0.01	1	0.09	0.01	91	0	0.01	43	0	0.01	45
Other	0	0.04	44	0	0.04	40	0	0.01	41	0	0.01	47	0	0.01	49
Real estate loans secured by farmland	0	0	54	0	0.01	44	0	0.01	45	0	0	49	0	0	50
Commercial and industrial loans	0.41	0.17	84	0.06	0.20	36	0.20	0.27	51	0.03	0.18	33	0.21	0.18	64
Loans to individuals		0.71		0.14	0.66	21		0.74		1.31	0.71	81		0.78	
Credit card loans		1.84			1.71			1.89			1.65			1.60	
Agricultural loans	0	0.02	71	0	0.01	48	0	0.02	46	0	0.03	43	0	0.06	41
Loans to foreign governments and institutions		0													
Other loans and leases	0	0.10	32	0	0.44	29	0	0.14	33	0	0.28	30	0	0.27	11

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	7,672	41,113	10,571	2,298	2,766
90+ days past due loans and leases	468	3,459	3,248	1,660	549
Nonaccrual loans and leases	798	3,097	1,127	1,868	2,548
Total past due and nonaccrual loans and leases	8,938	47,669	14,946	5,826	5,863
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	0	0	0	0	0
Total restructured loans and leases	0	0	0	0	0
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	4,059	4,006	6	4,012	1,969
Other real estate owned	0	0	144	0	0
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38	0.08	0.32	13	0.12	0.32	17
90+ days past due loans and leases	0	0.10	29	0.04	0.04	70	0.06	0.03	78	0.06	0.03	78	0.02	0.04	59
Nonaccrual loans and leases	0.01	0.46	2	0.03	0.60	3	0.02	0.48	4	0.06	0.49	8	0.11	0.46	10
90+ days past due and nonaccrual loans and leases	0.01	0.62	1	0.07	0.67	5	0.09	0.54	9	0.12	0.54	10	0.13	0.55	8
30-89 days past due restructured	0	0.01	21	0	0	32	0	0	29	0	0.01	27	0	0.01	25
90+ days past due restructured	0	0	30	0	0	45	0	0	45	0	0	43	0	0	41
Nonaccrual restructured	0	0.10	2	0	0.09	7	0	0.07	8	0	0.10	6	0	0.10	5
30-89 days past due loans held for sale	0	0	40	0	0	47	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	46	0	0	48	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.08	0.32	11	0.46	0.26	79	0.21	0.31	38	0.08	0.32	13	0.12	0.32	17
90+ days past due assets	0	0.10	26	0.04	0.04	70	0.06	0.03	78	0.06	0.03	78	0.02	0.04	59
Nonaccrual assets	0.01	0.47	2	0.03	0.60	3	0.02	0.48	4	0.06	0.49	8	0.11	0.47	10
30+ days past due and nonaccrual assets	0.09	0.97	1	0.53	0.95	26	0.29	0.87	12	0.20	0.88	8	0.25	0.89	6
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.01	0.36	1	0.07	0.47	6	0.07	0.39	9	0.09	0.39	10	0.09	0.40	9
90+ days past due and nonaccrual assets + other real estate owned	0.01	0.37	1	0.07	0.52	5	0.07	0.45	8	0.09	0.45	9	0.09	0.48	5
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.04	0.41	2	0.07	0.63	4	0.02	0.56	2	0.15	0.59	9	0.13	0.63	5
Allowance for loan and lease losses	15.96	62.64	6	25.83	72.10	17	8.06	92.08	2	46.28	95.97	26	54.35	100.14	27
Equity capital + allowance for loan and lease losses	0.41	3.60	2	0.85	5.64	6	0.19	4.77	2	1.36	5.09	8	1.20	5.57	4
Tier 1 capital + allowance for loan and lease losses	0.42	4.30	1	0.87	6.21	5	0.20	5.30	2	1.49	5.65	9	1.27	6.11	4
Loans and leases + other real estate owned	0.05	0.71	1	0.08	0.92	4	0.02	0.78	2	0.20	0.82	8	0.19	0.86	5

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.06	0.26	16	1.15	0.25	96	0.28	0.28	61	0.07	0.29	13	0.12	0.29	18
90+ days past due	0	0.12	37	0.09	0.04	82	0.12	0.03	84	0.01	0.03	53	0.05	0.05	74
Nonaccrual	0.01	0.52	3	0.02	0.63	2	0.04	0.45	8	0.07	0.48	9	0.01	0.43	4
Commercial and industrial															
30–89 days past due	0.86	0.24	95	0.01	0.15	22	0.62	0.22	88	0.07	0.23	41	0	0.27	5
90+ days past due	0.07	0.04	80	0	0.02	67	0.02	0.02	74	0	0.02	32	0	0.01	32
Nonaccrual	0.05	0.57	9	0.48	0.61	54	0.04	0.74	10	0.02	0.61	14	0	0.60	5
Individuals															
30–89 days past due	0.81	0.63	65	0	0.52	7	0.31	0.60	36	3.80	0.68	94	0	0.69	5
90+ days past due	0.61	0.09	92	0.08	0.02	86	0.01	0.02	68	0.11	0.03	85	0	0.03	29
Nonaccrual	0.07	0.17	46	0.07	0.14	46	0.11	0.12	61	0.16	0.15	65	1.82	0.21	97
Depository institution loans															
30–89 days past due	0	0.01	45	0	0	50	0	0	50	0	0	50		0	
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50		0	
Nonaccrual	0	0	47	0	0	50	0	0	50	0	0	50		0	
Agricultural															
30–89 days past due	0	0.07	30	0	0.07	34	0	0.10	34	0	0.11	34	0	0.15	35
90+ days past due	0	0	42	0	0	45	0	0	47	0	0.01	44	0	0	45
Nonaccrual	0	0.70	27	0	0.57	29	0	0.80	28	0	0.46	31	0	0.31	31
Foreign governments															
30–89 days past due		0.50													
90+ days past due		0													
Nonaccrual		0.15													
Other loans and leases															
30–89 days past due	0	0.12	34	0	0.67	46	0.10	0.28	67	0.06	0.18	64	0.14	0.12	76
90+ days past due	0	0.01	34	0	0	84	0.03	0	90	0.13	0	96	0.01	0	92
Nonaccrual	0	0.09	47	0	0.10	70	0.01	0.04	78	0.08	0.04	83	0.19	0.06	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Memoranda																
1-4 family	30-89 days past due	0.15	0.46	20	0.05	0.46	10	0.81	0.53	74	0.21	0.52	25	0.06	0.56	7
	90+ days past due	0	0.24	42	0.04	0.06	71	0.43	0.05	95	0.02	0.04	59	0.14	0.06	81
	Nonaccrual	0.04	0.71	7	0.08	0.67	5	0.17	0.55	15	0.21	0.61	20	0.02	0.65	6
Revolving	30-89 days past due	0	0.28	9	0	0.25	27	0.01	0.36	17	0.12	0.36	34	0.08	0.29	27
	90+ days past due	0	0.02	35	0	0.01	41	0.04	0.01	84	0	0.02	37	0.19	0.02	93
	Nonaccrual	0	1.18	6	0.01	0.46	15	0.02	0.34	23	0.02	0.35	22	0.02	0.42	21
Closed-end	30-89 days past due	1.26	0.49	92	0.31	0.48	43	3.61	0.56	99	0.48	0.54	57	0	0.63	3
	90+ days past due	0.02	0.26	51	0.23	0.06	86	1.80	0.05	97	0.08	0.05	75	0	0.06	24
	Nonaccrual	0.34	0.67	28	0.45	0.69	33	0.72	0.57	70	0.77	0.64	67	0	0.68	3
Junior lien	30-89 days past due	0	0.01	29	0	0.01	15	0	0.02	30	0.01	0.02	44	0	0.03	12
	90+ days past due	0	0	36	0	0	44	0	0	87	0	0	38	0	0	36
	Nonaccrual	0.01	0.03	32	0.01	0.03	35	0.01	0.03	43	0.01	0.03	43	0	0.04	10
Commercial real estate	30-89 days past due	0.04	0.15	34	1.32	0.14	97	0.03	0.15	23	0.01	0.16	14	0.16	0.15	62
	90+ days past due	0	0.01	61	0.04	0.02	82	0.03	0.02	80	0	0.02	67	0	0.02	31
	Nonaccrual	0	0.38	2	0	0.57	6	0	0.34	4	0	0.41	8	0	0.33	4
Construction and development	30-89 days past due	0	0.17	17	0	0.16	26	0.05	0.20	59	0	0.17	21	0	0.18	20
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0	44	0	0.01	42
	Nonaccrual	0	0.20	15	0	0.21	21	0	0.18	21	0	0.18	21	0	0.21	18
1-4 family	30-89 days past due	0	0.02	30	0	0.03	36	0	0.05	33	0	0.07	32	0	0.05	33
	90+ days past due	0	0	44	0	0	46	0	0	47	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35
Other	30-89 days past due	0	0.13	21	0	0.09	30	0.05	0.12	72	0	0.06	28	0	0.08	26
	90+ days past due	0	0	41	0	0	44	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0	0.16	18	0	0.16	23	0	0.14	24	0	0.10	25	0	0.12	25
Multifamily	30-89 days past due	0	0.07	27	1.66	0.03	98	0	0.03	38	0	0.03	36	0	0.04	35
	90+ days past due	0	0	46	0	0	47	0	0	46	0	0	46	0	0	45
	Nonaccrual	0	0.17	21	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33
Nonfarm non-residential	30-89 days past due	0.19	0.13	72	0.18	0.14	70	0.30	0.13	84	0.09	0.17	52	1.89	0.14	99
	90+ days past due	0.01	0.01	73	1.72	0.02	98	0.69	0.02	96	0.04	0.02	83	0	0.02	33
	Nonaccrual	0	0.45	3	0.03	0.73	10	0	0.36	5	0.07	0.52	20	0	0.40	4
Owner Occupied	30-89 days past due	0.19	0.04	92	0	0.05	18	0.30	0.06	95	0.09	0.08	70	0	0.06	13
	90+ days past due	0	0	37	1.70	0.01	99	0.69	0.01	97	0	0	38	0	0.01	35
	Nonaccrual	0	0.17	5	0	0.27	6	0	0.19	7	0	0.20	8	0	0.16	7
Other	30-89 days past due	0	0.08	14	0.18	0.06	85	0	0.05	18	0	0.07	18	1.89	0.06	99
	90+ days past due	0.01	0	83	0.02	0	90	0	0.01	41	0.04	0.01	90	0	0.01	39
	Nonaccrual	0	0.23	7	0.03	0.33	36	0	0.14	14	0.07	0.22	52	0	0.16	12
Farmland	30-89 days past due	0	0.10	31	5.88	0.08	99	3.50	0.21	96	0.08	0.09	73	0.14	0.10	78
	90+ days past due	0	0	45	2.64	0	99	0	0.01	45	0.12	0	95	0	0	45
	Nonaccrual	0	0.69	23	0	1.19	24	0	1.06	24	0	0.49	27	0	0.44	28
Credit card	30-89 days past due		0.81			1.02			0.87			1.03			0.83	
	90+ days past due		0.45			0.22			0.18			0.26			0.22	
	Nonaccrual		0.10			0.02			0			0.07			0.08	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	137,565	135,857	135,640	135,057	135,449
Retained earnings	657,149	461,745	304,984	244,909	191,450
Accumulated other comprehensive income (AOCI)	-1,454	373	458	-310	-1,006
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	793,260	597,975	441,082	379,656	325,893
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	18,773	17,792	19,433	21,019	6,920
Accumulated other comprehensive income-related adjustments	-1,454	373	457	-310	-1,006
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	775,941	579,810	421,192	358,947	319,979
Adjustments and deductions for common equity tier 1 capital	0	0	12,208	19,578	14,149
Common equity tier 1 capital	775,941	579,810	408,984	339,369	305,830
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	362,149	212,646	212,646	41,581	41,581
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	362,149	212,646	212,646	41,581	41,581
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	362,149	212,646	212,646	41,581	41,581
Tier 1 Capital	1,138,090	792,456	621,630	380,950	347,411
Tier 2 Capital					
Tier 2 capital instruments and related surplus			0	0	0
Non-qualifying capital instruments			0	0	0
Total capital minority interest not included in tier 1 capital			0	0	0
Allowance for loan and lease losses in tier 2 capital			15,842	12,704	8,311
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	0
Tier 2 capital before deductions			15,842	12,704	8,311
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions			0	0	0
Tier 2 capital			15,842	12,704	8,311
Exited advanced approach tier 2 capital					
Total capital			637,472	393,654	355,722
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,945,025	9,317,578	6,639,736	3,840,514	3,204,025
Less: Deductions from common equity tier 1 capital	18,773	17,792	31,641	38,496	21,069
Less: Other deductions	0	74,546	0	0	0
Total assets for leverage ratio	10,926,252	9,225,240	6,608,095	3,802,018	3,182,956
Total risk-weighted assets			5,500,789	3,198,550	2,595,718
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0	12.37	1	0	10.91	5	7.44	12.50	1	10.61	12.37	23	11.78	11.95	57
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	0	13.11	1	0	11.60	5	11.30	13.19	23	11.91	13.03	36	13.38	12.68	69
Tier 1 capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	0	14.91	1	0	13.45	5	11.59	14.63	5	12.31	14.48	14	13.70	14.15	48
Total capital, column B	0	0.37	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	10.42	8.98	83	8.59	9.65	26	9.41	10.39	25	10.02	10.37	44	10.91	10.04	74
Supplementary leverage ratio, advanced approaches HCs		6.71													

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0		0	0		
Insurance and reinsurance underwriting income	0	0		0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0		0	0		
Other insurance underwriting	0	0		0	0		
Insurance benefits, losses, expenses	0	0		0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	3,640	3,564	3,599	3,517	0	2.13	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	47
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.11			50			60			66.67			75	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.89			50			40			33.33			25	
Separate account assets (L/H) / Total life assets		13.40			0			0			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	22		0.37		0	0.46	19	0	0.44	17
Premium income / Insurance activities revenue		2.76			0.01			0.03			0			0.01	
Credit related premium income / Total premium income		32.99			100			100			50			60	
Other premium income / Total premium income		67.01			0			0			50			40	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	49	0	0	48	0	0	48	0	0	47
Insurance net income (P/C) / Equity (P/C)		23.22			19.85			37.86			72.25			31.81	
Insurance net income (L/H) / Equity (L/H)		4.49													
Insurance benefits, losses, expenses / Insurance premiums		927.51			-40.91			132.57			116.87			136.34	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	49	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.31	12	6	0.43	11.01	13	0.56	11.53	12	0.89	13.70	12	0	14.86	4
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.66			0.05			0			0			0	
Cost: Interest-bearing deposits		0.14			1.24			2.53			1.85			0.84	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20													
Commercial and industrial loans		0.79						2.35			3.83			4.38	
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases		6.83			5,672.05			-47.91			-27.26			22.03	
Total selected assets		9.48			6.04			-25.04			5.03			-5.54	
Deposits		0.73			-44.89			2.53			-2.42			-22.72	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0		0	0		
Home equity lines	0	0		0	0		
Credit card receivables	0	0		0	0		
Auto loans	0	0		0	0		
Commercial and industrial loans	0	0		0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	3.64	1.65	0	3.07	6.55

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0		0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0		0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0		0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0		0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	33,956	29,784	43,903	38,010	13,840	14.01	109.31
Dividends	33,447	29,773	43,903	37,816	13,632	12.34	106.17
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	509	11	0	194	208	4527.27	
Income from nonbank subsidiaries	0	16	0	0	0	-100.00	
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	16	0	0	0	-100.00	
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	33,956	29,800	43,903	38,010	13,840	13.95	109.31
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	0	0		
Total operating income	33,956	29,800	43,903	38,010	13,840	13.95	109.31
Operating Expenses							
Personnel expenses	492	2,726	1,611	1,216	1,615	-81.95	538.96
Interest expense	3,798	3,972	3,641	8,055	7,603	-4.38	-47.53
Other expenses	863	769	759	1,127	595	12.22	404.68
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	5,153	7,467	6,011	10,398	9,813	-30.99	-31.16
Income (loss) before taxes	28,803	22,333	37,892	27,612	4,027	28.97	229.67
Applicable income taxes (credit)	-1,174	-1,911	-1,433	-2,542	-3,670		
Extraordinary items					0		
Income before undistributed income of subsidiaries	29,977	24,244	39,325	30,154	7,697	23.65	157.93
Equity in undistributed income of subsidiaries	197,127	156,289	38,004	32,720	46,987	26.13	816.66
Bank subsidiaries	197,127	156,289	38,004	32,720	46,987	26.13	816.66
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	227,104	180,533	77,329	62,874	54,684	25.80	585.56
Memoranda							
Bank net income	230,574	186,062	81,907	70,536	60,619	23.92	511.15
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,134,898	95.92	823,842	99.74	664,878	99.84	453,028	411,529	37.76	345.26
Common and preferred stock	1,134,898	95.92	823,842	99.74	664,878	99.84	453,028	411,529	37.76	345.26
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	25,573	2.16	0	0	504	0.08	630	510		5108.35
Common and preferred stock	25,573	2.16	0	0	504	0.08	630	510		5108.35
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	22,556	1.91	2,117	0.26	463	0.07	2,121	7,219	965.47	18388.52
Cash and due from unrelated depository institution	0	0	0	0	0	0	104	54		-100.00
Premises, furnishings, fixtures and equipment	0	0	4	0	0	0	0	0	-100.00	
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	101	0.01	61	0.01	83	0.01	1,473	5,087	65.57	-98.64
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,183,128	100.00	826,024	100.00	665,928	100.00	457,356	424,399	43.23	349.95
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	17,000	1.44	14,960	1.81	12,200	1.83	35,582	55,000	13.64	-69.09
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	10,719	0.91	443	0.05	0	0	537	1,925	2319.64	546.89
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	27,719	2.34	15,403	1.86	12,200	1.83	36,119	56,925	79.96	-51.08
Equity Capital	1,155,409	97.66	810,621	98.14	653,728	98.17	421,237	367,474	42.53	460.09
Perpetual preferred stock (income surplus)	362,149	30.61	212,646	25.74	212,646	31.93	41,581	41,581	70.31	770.95
Common stock	137,565	11.63	135,857	16.45	135,640	20.37	135,057	134,576	1.26	563.22
Common surplus	0	0	0	0	0	0	0	873		-100.00
Retained earnings	657,149	55.54	461,745	55.90	304,984	45.80	244,909	191,450	42.32	357.24
Accumulated other comprehensive income	-1,454	-0.12	373	0.05	458	0.07	-310	-1,006		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,183,128	100.00	826,024	100.00	665,928	100.00	457,356	424,399	43.23	349.95
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	22.09	11.94	95	25.09	9.11	99	14.39	10.58	87	15.85	11.03	88	23.21	8.67	99
Bank net income / Average equity investment in banks	22.78	11.80	95	25.38	9.38	98	14.52	10.85	85	15.95	11.56	86	20.28	9.11	97
Nonbank net income / Average equity investment in nonbanks	0	13.12	16	0	9.69	19	0	12.07	20	0	10.83	19	0	9.81	17
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			8.82			15.16			9.40			8.81	
Bank net income / Parent net income	101.53	96.79	51	103.06	104.93	48	105.92	103.77	63	112.19	104.73	82	110.85	104.64	81
Nonbank net income / Parent net income	0	3.40	15	0	1.04	25	0	1.08	24	0	0.99	23	0	1.13	22
Subsidiary holding companies' net income / Parent net income		65.35			101.16			92.33			90.39			90.33	
Leverage															
Total liabilities / Equity capital	2.40	16.81	18	1.90	11.62	27	1.87	9.66	26	8.57	9.50	49	15.49	11.14	65
Total debt / Equity capital	1.47	11.71	28	1.85	5.79	50	1.87	3.93	58	8.45	3.94	73	14.97	4.62	84
Total debt + notes payable to subs that issued TPS / Equity capital	1.47	13.63	19	1.85	9.67	31	1.87	7.99	31	8.45	7.93	52	14.97	9.36	68
Total debt + Loans guaranteed for affiliate / Equity capital	1.47	11.77	28	1.85	5.79	50	1.87	3.97	58	8.45	3.98	73	14.97	4.64	84
Total debt / Equity capital – excess over fair value	1.47	11.81	28	1.85	5.79	50	1.87	3.93	58	8.45	3.94	73	14.97	4.62	84
Long-term debt / Equity capital	0	10.95	12	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27
Short-term debt / Equity capital	1.47	0.57	82	1.85	0.01	97	1.87	0.01	96	8.45	0.03	99	14.97	0.02	99
Current portion of long-term debt / Equity capital	0	0.06	41	0	0	47	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0	45	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	39.86	10	0	20.97	23	0	14.37	26	0	15.49	26	0	17.83	25
Double Leverage															
Equity investment in subs / Equity capital	100.44	103.22	42	101.63	104.49	45	101.78	104.21	44	107.70	104.10	69	112.13	105.17	73
Total investment in subs / Equity capital	100.44	108.40	33	101.63	104.82	43	101.78	104.48	44	107.70	104.38	66	112.13	105.55	73
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.02	0.29	41	0.07	0.49	42	0.15	0.44	41	0.52	0.36	61	0.81	0.56	57
Equity investment in subs – equity cap / Net income-div (X)	0.03	1.05	2	0.08	1.45	10	0.19	1.47	5	0.62	1.18	34	0.95	1.91	29
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	96.72	152.85	23	101.84	121.76	41	197.37	153.39	77	197.29	113.37	85	98.57	96.31	47
Cash from ops + noncash items + op expense / Op expense + dividend	101.11	154.48	25	104.56	138.81	32	201.05	152.31	78	208.09	123.74	85	113.17	100.80	65
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	156.34	98.54	86	105.31	140.42	44	97.56	105.99	30	76.07	108.88	18	140.05	101.42	84
Pretax operating income + interest expense / Interest expense	858.37	1,835.33	34	662.26	2,318.94	44	1,140.70	17,211.14	50	442.79	1,631.73	46	152.97	1,955.22	29
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	858.37	1,770.77	35	662.26	1,435.81	40	1,140.70	2,481.22	56	442.79	1,015.91	41	152.97	1,082.59	24
Dividends + interest from subsidiaries / Interest expense + dividends	95.47	174.12	19	107.71	137	38	210.11	196.13	70	206.97	140.89	77	87.64	107.07	33
Fees + other income from subsidiaries / Salary + other expenses	37.56	11.92	81	0.77	4.45	79	0	3.91	38	8.28	3.76	85	9.41	6.15	80
Net income / Current part of long-term debt + preferred dividends (X)	10.88	47.61	22	12.47	52.16	33	8.39	71.69	17	18.88	106.04	30	16.42	71.32	31
Other Ratios															
Net assets that reprice within 1 year / Total assets	-1.44	3.44	12	-1.81	2.19	10	-1.83	1.59	8	-7.78	1.59	1	-12.96	1.68	1
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0			0			0			0	
Nonaccrual		0.92			0			8.16			0.70			0.46	
Total		1.09			0			8.16			0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0	49	0	0	49	0	0	49	0	0	50
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0.02	46	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	0.09	31	0	0.13	29	0	0.14	27	0	0.15	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	104.20	66.37	84	97.64	79.13	70	43.88	65.39	31	33.88	87.25	17	103.30	100.86	65
Dividends declared / Net income	13.75	28.27	22	13.11	29.39	24	22.31	25.65	43	16.25	24.10	38	14.54	32.32	28
Net income – dividends / Average equity.....	19.06	8.62	93	21.80	6.36	99	11.18	7.61	87	13.28	8.12	90	19.83	5.74	98
Percent of Dividends Paid															
Dividends from bank subsidiaries	107.08	155.92	33	125.78	130.75	51	254.45	160.93	81	370.16	131.90	91	171.45	106.72	79
Dividends from nonbank subsidiaries	0	4.90	22	0	3.01	28	0	2.59	28	0	2.83	26	0	2.37	25
Dividends from subsidiary holding companies.....	0	5.91	45	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	107.08	203.53	23	125.78	158.62	44	254.45	209.89	77	370.16	144.51	90	171.45	114.69	76
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	14.51	45.96	15	16	43.52	22	53.60	45.88	57	53.61	33.37	74	22.49	35.18	35
Interest income from bank subsidiaries.....	0	0.11	24	0	0.05	33	0	0.09	32	0	0.11	29	0	0.14	28
Management and service fees from bank subsidiaries	0	0.88	38	0	0.57	43	0	0.47	43	0	0.32	43	0	0.94	41
Other income from bank subsidiaries.....	0.22	0	94	0.01	0	91	0	0	46	0.28	0.01	93	0.34	0	95
Operating income from bank subsidiaries	14.73	51.33	15	16.01	51.02	20	53.60	48.40	55	53.89	35.67	71	22.83	41.35	32
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			99.52			76.61			80.47			129.02	
Interest income from nonbank subsidiaries.....		2.44			0.07			0.91			0.31			0.63	
Management and service fees from nonbank subsidiaries		0.37			0.02			0.02			0.17			0.60	
Other income from nonbank subsidiaries.....		0.07			0.11			0.01			0.06			0.08	
Operating income from nonbank subsidiaries		87.22			105.70			83.73			96.62			153.75	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			29.39			65.48			43.51			58.43	
Interest income from subsidiary holding companies.....		5.26			0			0			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0			0			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0			0			0.15			0	
Operating income from subsidiary holding companies.....		58.37			29.39			65.48			43.66			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	98.50	74.16	61	99.91	76.69	78	100	77.61	93	99.49	72.95	76	98.50	67.33	67
Interest income from bank subsidiaries.....	0	0.23	23	0	0.11	33	0	0.23	32	0	0.55	29	0	1.07	28
Management and service fees from bank subsidiaries	0	1.44	37	0	0.96	43	0	0.75	43	0	0.59	43	0	2.14	41
Other income from bank subsidiaries.....	1.50	0.02	95	0.04	0.01	92	0	0.01	46	0.51	0.01	93	1.50	0.01	95
Operating income from bank subsidiaries	100	83.13	92	99.95	84.80	69	100	94.06	87	100	89.39	88	100	79.76	91
Dividends from nonbank subsidiaries	0	3.07	21	0	1.76	28	0	1.13	29	0	2.65	26	0	1.78	27
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0	46	0	0	45	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0	48	0	0	48	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0.05	0	95	0	0	47	0	0	47	0	0	46
Operating income from nonbank subsidiaries	0	4.67	14	0.05	2.06	52	0	1.56	25	0	3.33	23	0	3.09	22
Dividends from subsidiary holding companies.....	0	2.10	45	0	0	48	0	0	47	0	0	48	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0	50	0	0	49	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	0	47	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....	0	158.10	15	0	400.31	22	0	1,178.56	13	0	854.19	18	0	886.47	16
Loans and advances from subsidiaries / Total debt	0	26.38	13	0	59.71	13	0	70.71	14	0	81.26	15	0	74.60	13